



FORM PTO-1449
LIST OF PATENTS AND PUBLICATIONS
FOR APPLICANT'S INFORMATION
DISCLOSURE STATEMENT

(use several sheets if necessary)

SERIAL NO.

09/781,310

ATTORNEY DOCKET NO.

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FILING DATE

02/13/2001

GROUP ART UNIT

2161

EXAMINER NAME:

APPLICANT(S): Breeden et al.

RECEIVED
JUN 05 2003
GROUP 3600

U.S. PATENT DOCUMENTS

REFERENCE DESIGNATION

EXAMINER INITIAL	DOCUMENT NUMBER	ISSUE/PUBLICATION DATE	NAME	CLASS/ SUBCLASS	FILING DATE
gk	6,078,903	06/20/2000	KEALHOFER, Stephen	705/36	02/12/1998
gk	6,202,053	03/13/2001	CHRISTIANSEN, James	705/38	01/23/1998
gk	6,249,775	06/19/2001	FREEMAN, Charles	705/36	07/11/1997

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION YES NO

OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)

	"Arm Home Equity Loan Prepayment Model" by Howard Stern, Ph.D., July 2000

EXAMINER

J. Colbert

DATE CONSIDERED

6-8-04

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.